

Information to identify the case:

Debtor 1	<u>Anthony McNeil</u>	Social Security number or ITIN	xxx-xx-8770
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-12717-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony McNeil

10/4/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony McNeil
 Debtor

Case No. 17-12717-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db +Anthony McNeil, 1101 Gibbsboro Rd., Apt. 112, Lindenwold, NJ 08021-1241
 cr +Martin D Diaz, c/o Henri Marcial, Marcial and Hayes, 101 Lindenwood Dr., Suite 225, Malvern, PA 19355-1762
 516642209 +ACS - Bank of America, Acs/Education Services, Po Box 7051, Utica, NY 13504-7051
 516642210 ACS/UHEAA, C/o Acs, Utica, NY 13501
 516642211 +AES/NCT, Po Box 61047, Harrisburg, PA 17106-1047
 516642212 +Asset Maximization Group, Inc, 26-12 Borrough Pl, Suite 6B, Woodside, NY 11377-7835
 516728372 +CENLAR FSB, KML Law Group, PC, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
 516642214 +CENLAR/Central Loan Admin & Reporting, 425 Philips Blvd, Ewing, NJ 08618-1430
 516879397 +Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 518336944 +City Of Philadelphia Tax & Revenue Unit, 1401 JFK Blvd, 5th Floor, Philadelphia PA 19102-1617
 517012197 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
 516642220 +Kennedy Health System, c/o Rodman L. Cook, Esq., Thomas & Cook, 57 Cooper St #2, Woodbury, NJ 08096-4650
 516642221 +Kivitz McKeever Lee, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 516642231 Martin D. Diaz, Steven R. Neuner, Esq., Neuner and Ventura, LLP, Willow Ridge Executive Park, 750 Route 73 South - Suite 210, Marlton, NJ 08053-4133
 516642222 +Martin Diaz, c/o Marcial & Associates, LLC., 1515 Market St., Suite 1200, Philadelphia, PA 19102-1932
 516642223 +McCabe, Weisberg & Conway, PC, 216 Haddon Ave., Suite 201, Collingswood, NJ 08108-2818
 516642225 +National Collegiate, Po Box 61047, Harrisburg, PA 17106-1047
 516774858 +Phila. Water Revenue Bureau, Pamela Elchert Thurmond, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1606
 516642229 +Professional Account Management, 633 W. Wisconsin Ave., Milwaukee, WI 53203-1920
 516642230 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
 516642235 +Xerox State & Local Solutions, PO Box 41818, Philadelphia, PA 19101-1818
 516642236 +Xerox State and Local SO, PO Box 41819, Philadelphia, PA 19101-1819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 05 2019 00:44:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 05 2019 00:44:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr E-mail/Text: megan.harper@phila.gov Oct 05 2019 00:44:57 City of Philadelphia, c/o Pamela Elchert Thurmond, Esq., 1401 John F. Kennedy Blvd., Room 580, Municipal Services Building, Philadelphia, PA 19102
 516642213 EDI: CAPITALONE.COM Oct 05 2019 04:08:00 Capital One Bank, 15000 Capital One Dr., Richmond, VA 23238
 516642216 E-mail/Text: megan.harper@phila.gov Oct 05 2019 00:44:56 City of Philadelphia Law Department, 1515 Arch St., 15th Floor, Philadelphia, PA 19102
 516678090 +E-mail/Text: megan.harper@phila.gov Oct 05 2019 00:44:56 CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
 516642215 +EDI: CHASE.COM Oct 05 2019 04:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516752754 +E-mail/Text: megan.harper@phila.gov Oct 05 2019 00:44:56 City of Philadelphia Law Revenue Bureau, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1617
 516679721 +E-mail/Text: megan.harper@phila.gov Oct 05 2019 00:44:57 City of/School District of Philadelphia, Pamela Elchert Thurmond, 1401 JFK Blvd, 5th Floor, Philadelphia, PA 19102-1617
 516642217 EDI: WFNNB.COM Oct 05 2019 04:08:00 Comenity Bank/Victoria's Secret, Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
 516642218 +EDI: DCI.COM Oct 05 2019 04:08:00 Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
 516781025 EDI: ECMC.COM Oct 05 2019 04:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 516642219 +EDI: IRS.COM Oct 05 2019 04:08:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 516642224 +E-mail/Text: mmrgbk@miramedrg.com Oct 05 2019 00:44:28 Miramed Revenue Group, 991 Oak Creek Dr., Lombard, IL 60148-6408
 516642226 +Fax: 407-737-5634 Oct 05 2019 00:58:34 Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
 516642227 +E-mail/Text: bankruptcies@orangelake.com Oct 05 2019 00:43:34 Orange Lake Country Club, Attn: Bankruptcy, 8505 W Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8201
 516642228 EDI: PRA.COM Oct 05 2019 04:08:00 Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
 516676339 EDI: PRA.COM Oct 05 2019 04:08:00 Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
 516877722 +EDI: RESURGENT.COM Oct 05 2019 04:08:00 PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 47

Date Rcvd: Oct 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516877722 +E-mail/PDF: resurgentbkn notifications@resurgent.com Oct 05 2019 00:49:49 PYOD LLC,
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
516670327 +E-mail/Text: bankruptcy@philapark.org Oct 05 2019 00:45:15 Philadelphia Parking Authority,
701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
516642232 EDI: RMSC.COM Oct 05 2019 04:08:00 Synchrony Bank /JCPenney, PO Box 960090,
Orlando, FL 32896-0090
516872378 +EDI: AIS.COM Oct 05 2019 04:08:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516722172 EDI: WFFC.COM Oct 05 2019 04:08:00 Wells Fargo Bank, N.A.,
d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
516642233 +EDI: WFFC.COM Oct 05 2019 04:08:00 Wells Fargo Dealer Services, PO Box 1697,
Winterville, NC 28590-1697
516642234 E-mail/Text: chegyi@winslowtownship.com Oct 05 2019 00:44:25 Winslow Township, Tax Office,
125 South Route 73, Braddock, NJ 08037-9422

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517012212* +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Brian C. Nicholas on behalf of Creditor CENLAR FSB bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor CENLAR FSB dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Pamela Elchert Thurmond on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov,
Karena.Blaylock@phila.gov
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor CENLAR FSB rsolarz@kmlawgroup.com
Steven R. Neuner on behalf of Creditor Martin D Diaz sneuner@nv-njlaw.com,
ETomlinson@nv-njlaw.com
Thomas G. Egner on behalf of Debtor Anthony McNeil tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10